

FEB 5 3 04 PM '03

FIRST SECURITY BANK, TRUSTEE FOR
JULIA W. ALMOND SELF DIRECTED IRA,
GRANTOR(S)

BK 437 PG 292
W.E. DAVIS CH. CLK.

TO

WARRANTY DEED

**MATTHEW J. STOPA, ET UX,
GRANTEE(S)**

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, I, the undersigned Grantor, **FIRST SECURITY BANK, TRUSTEE FOR JULIA W. ALMOND SELF DIRECTED IRA**, do hereby sell, convey and warrant unto **MATTHEW J. STOPA and SHARON E. STOPA**, as tenants by the entirety with full rights of survivorship and not tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

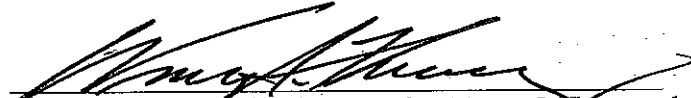
Lot 11, First Revision, COLLEGE HILLS, P.U.D., in Section 18, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 55, Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said lands are subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

Possession is given upon the delivery of this deed; taxes for the year 2003 shall be prorated among the parties.

WITNESS OUR SIGNATURE(S) this the 24th day of January, 2003.

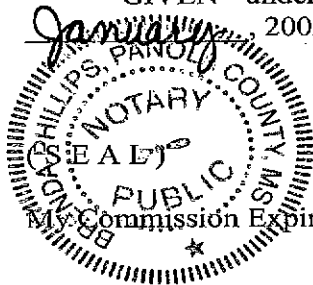
FIRST SECURITY BANK, TRUSTEE FOR
JULIA W. ALMOND SELF DIRECTED IRA


BY: William R. Fleming, Senior Trust Officer and
Executive Vice President for First Security Bank

STATE OF MISSISSIPPI
COUNTY OF Panola

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named WILLIAM R. FLEMING, who acknowledged to me that he/she is the SENIOR TRUST OFFICER AND EXECUTIVE VICE PRESIDENT of FIRST SECURITY BANK, TRUSTEE FOR THE JULIA W. ALMOND SELF DIRECTED IRA, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

GIVEN under my hand and official seal on this the 24th day of January, 2003.




NOTARY PUBLIC

ADDRESS OF GRANTORS:
295 Highway 6 West
Batesville, MS 38606
Home: n/a
Work: 662-563-9311

ADDRESS OF GRANTEE:
3400 Spring Lake Circle
Olive Branch, MS 38654
Home: N/A
Work: 662-349-1053

PREPARED BY AND RETURN TO:
FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.
WILLIAM W. BALLARD, STAFF ATTORNEY
7145 SWINNEA ROAD, SUITE 2
SOUTHAVEN, MS 38671
(662) 349-6536

FILE # S10573